Top 100 Bank Holding Companies in the U.S.*

Ranked by Assets Dec. 31, 1984, Compared with December 31, 1983

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Rank 12/31/84	Bank Holding Company / Largest Controlled Bank in Deposits	ASSETS (b) 12/31/84	ASSETS (b) 12/31/83	Rank 12/31/83 (c)	Gain	DEPOSITS (b) 12/31/84	DEPOSITS (b) 12/31/83 (c)	Banks Controlled (i) Banks	Banks Controlled (i) Branches
51	Maryland National Corp., Baltimore Maryland National Bank, Baltimore	7,285,948,000	5,740,248,000	61	+ 10	4,373,519,000	3,513,626,000	2	210
52	Northern Trust Corp., Chicago Northern Trust Co., Chicago	7,225,286,000	6,438,196,000	49		4,904,426,000	4,372,005,000	9	0
53	Midlantic Banks, Inc., Edison, N.J. Midlantic National Bank, Newark	7,176,756,000	6,413,000,000	51		5,755,454,000	5,183,000,000	7	188
54	First Atlanta Corp. First National Bank, Atlanta	7,003,362,000	5,761,817,000	59	+ 5	4,811,823,000	3,703,296,000	3	104
55	CBT Corp., Hartford, Conn. Connecticut Bank & Trust Co. NA, Hartford	6,862,174,000	6,072,455,000	54		4,904,374,000	4,515,245,000	1	151
56	AmeriTrust Corp., Cleveland AmeriTrust Co. NA, Cleveland	6,845,074,000	5,797,131,000	58	+ 2	4,809,299,000	4,479,907,000	1	111
57	Michigan National Corp., Bloomfield Hills Michigan National Bank, Detroit	6,769,320,000	6,894,204,000	45		5,892,410,000	5,955,070,000	23	337
58	Bank of New England Corp., Boston Bank of New England NA, Boston	6,754,920,000	5,800,863,000	57		5,437,159,000	4,887,421,000	12	101
59	Shawmut Corp., Boston Shawmut Bank of Boston NA	6,508,850,000	5,755,176,000	60	+ 1	4,843,753,000	4,298,688,000	12	170
60	Manufacturers National Corp., Detroit Manufacturers National Bank, Detroit	6,216,421,000	5,806,686,000	56		5,066,192,000	4,598,719,000	9	134
61	Hartford National Corp., Conn. Connecticut National Bank, Hartford	6,192,059,000	4,675,600,000	75	+ 14	4,856,184,000	3,516,200,000	1	156
62	Trust Company of Georgia, Atlanta Trust Company Bank, Atlanta	6,165,079,000	4,849,807,000	73	+ 11	4,612,235,000	3,536,288,000	19	171
63	Texas American Bankshares, Inc., Fort Worth Texas American Bank/Fort Worth NA	6,032,489,000	5,409,412,000	67	+ 4	5,021,904,000	4,184,280,000	32	0
64	Fidelcor, Inc., Philadelphia Fidelity Bank NA, Malvern	5,974,970,000	5,661,938,000	63		4,675,142,000	4,480,320,000	1	98
65	Mercantile Bancorporation, Inc., St. Louis, Mo. Mercantile Trust Co. NA, St. Louis	5,944,105,000	5,508,208,000	64		4,478,494,000	4,120,824,000	41	87
66	United Virginia Bankshares, Inc., Richmond United Virginia Bank, Richmond	5,941,070,000	5,414,776,000	66		4,373,607,000	4,003,783,000	1	192
67	Society Corp., Cleveland Society National Bank, Cleveland	5,835,445,000	4,282,842,000	78	+ 11	4,865,612,000	3,367,107,000	10	210
68	Fleet Financial Group, Inc., Providence, R.I. Fleet National Bank, Providence	5,747,484,000	5,735,893,000	62		3,120,091,000	3,542,824,000	1	45
69	Key Banks, Inc., Albany, N.Y. Key Bank NA, Albany	5,620,490,000	3,491,732,000	99	+ 30	4,706,422,000	2,807,175,000	10	325
70	Huntington Bancshares, Inc., Columbus, Ohio Huntington National Bank, Columbus	5,574,434,000	5,425,909,000	65		4,171,409,000	4,046,960,000	2	164
71	First Wisconsin Corp., Milwaukee First Wisconsin National Bank, Milwaukee	5,51[illegible],560,000	5,062,113,000	71		4,200,526,000	3,788,156,000	19	66
72	Meridian Bancorp., Inc., Reading, Pa. American Bank & Trust Co., Reading	5,494,282,000	3,728,219,000	88	+ 16	4,579,396,000	3,090,387,000	3	149
73	Florida National Banks of Florida, Jacksonville Florida National Bank of Jacksonville	5,357,198,000	3,549,900,000	95	+ 22	4,376,130,000	2,872,300,000	2	153
74	First Pennsylvania Corp., Philadelphia First Pennsylvania Bank NA, Philadelphia	5,355,759,000	5,151,888,000	70		3,888,560,000	3,779,796,000	1	67
75	Centerre Bancorp., St. Louis, Mo. Centerre Bank NA, St. Louis	5,214,994,000	5,353,886,000	68		3,886,394,000	3,679,823,000	20	65
76	BayBanks, Inc., Boston BayBank Middlesex, Burlington	5,179,872,000	4,639,296,000	76		4,417,929,000	3,921,150,000	8	222
77	Riggs National Corp., Washington, D.C. Riggs National Bank, Washington, D.C.	5,119,678,000	4,766,206,000	74		4,170,212,000	3,882,311,000	1	34
78	First Security Corp., Salt Lake City, Utah First Security Bank of Utah NA, Salt Lake City	5,106,640,000	4,943,537,000	72		3,792,615,000	3,627,092,000	4	164
79	First American Bankshares, Washington, D.C. First American Bank of Virginia, McLean	4,755,859,000	3,752,773,000	87	+ 8	3,992,466,000	3,009,765,000	6	210
80	State Street Boston Corp., Boston State Street Bank & Trust Co., Boston	4,744,223,000	4,044,454,000	81	+ 1	3,211,030,000	2,485,354,000	1	16
81	First Tennessee National Corp., Memphis First Tennessee Bank NA, Memphis	4,658,013,000	4,617,075,000	77		3,644,068,000	3,563,548,000	1	146
82	Commerce Bancshares, Inc., Kansas City, Mo. Commerce Bank of Kansas City NA, Mo.	4,615,922,000	3,477,147,000	100	+ 18	3,819,760,000	2,701,819,000	42	70
83	Dominion Bankshares Corp., Roanoke, Va. Dominion Bank NA, Roanoke	4,316,685,000	3,825,881,000	85	+ 2	3,174,841,000	2,752,773,000	7	165
84	AmSouth Bancorporation, Birmingham, Ala. AmSouth Bank NA, Birmingham	4,281,879,000	3,636,580,000	93	+ 9	3,218,576,000	2,811,487,000	2	140
85	First of America Bank Corp., Kalamazoo, Mich. First of America Bank-Detroit NA	4,260,634,000	4,109,055,000	80		3,755,059,000	3,496,527,000	29	210
86	Third National Corp., Nashville, Tenn. Third National Bank, Nashville	4,230,578,000	3,725,260,000	89	+ 3	3,507,018,000	3,014,459,000	11	111
87	United Banks of Colorado, Inc., Denver United Bank of Denver NA	4,214,808,000	3,868,021,000	82		3,254,894,000	3,040,730,000	30	0
88	Continental Bancorp, Inc., Philadelphia Continental Bank, Norristown	4,159,888,000	3,238,900,000	108	+ 20	3,563,820,000	2,678,710,000	3	105
89	Bank of Virginia Co., Richmond Bank of Virginia, Richmond	4,134,327,000	3,849,769,000	84		3,116,245,000	2,915,874,000	1	123
90	First Maryland Bancorp., Baltimore First National Bank of Maryland, Baltimore	4,108,444,000	3,654,837,000	92	+ 2	2,898,421,000	2,480,835,000	2	173
91	American Security Corp., Washington, D.C. American Security Bank NA, Washington, D.C.	4,079,803,000	3,724,527,000	90		3,145,781,000	2,753,382,000	1	31
92	South Carolina National Corp., Columbia South Carolina National Bank, Columbia	4,077,619,000	2,308,491,000	139	+ 47	2,969,653,000	1,625,257,000	1	160
93	United Jersey Banks, Princeton, N.J. United Jersey Bank, Hackensack	4,050,785,000	3,635,355,000	94	+ 1	3,207,655,000	3,004,113,000	6	116
94	Old Kent Financial Corp., Grands Rapids, Mich. Old Kent Bank & Trust Co., Grand Rapids	4,024,462,000	3,706,353,000	91		3,423,112,000	3,166,697,000	19	159
95	First American Corp., Nashville, Tenn. First American National Bank, Nashville	3,963,349,000	3,497,303,000	98	+ 3	3,141,722,000	2,827,555,000	10	76
96	Marshall & Ilsley Corp., Milwaukee, Wis. M&I Marshall & Ilsley Bank, Milwaukee	3,958,438,000	3,361,697,000	103	+ 7	2,825,953,000	2,261,146,000	27	45
97	Bancorp Hawaii, Inc., Honolulu Bank of Hawaii, Honolulu	3,852,002,000	3,377,312,000	101	+ 4	3,352,774,000	2,991,263,000	1	51
98	American National Corp, Chicago American National Bank & Trust Co., Chicago	3,774,433,000	3,316,235,000	106	+ 8	2,943,055,000	2,585,783,000	4	0
99	Landmark Banking Corp., Fort Lauderdale, Fla. Landmark First National Bank, Fort Lauderdale	3,758,760,000	1,809,121,213	167	+ 68	3,102,282,000	1,436,807,440	23	120
100	First Florida Banks, Inc., Tampa First National Bank of Tampa	3,751,058,000	2,797,887,000	117	+ 17	3,000,458,000	2,287,188,000	13	113

*—Where a holding company has more than one bank, only the lead bank is shown. (b)—Includes all consolidated subsidiaries. (c)—May not be comparable with following year, because of acquisitions, mergers, etc. (i)—Number of banks includes only domestic banks controlled, according to definitions of Bank Holding Co. Act. Branches are domestic only.

Top 100 Earners In Banking

Ranked by 1984 Net Income

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Rank 1984	Bank or Bank Holding Company	NET INCOME(a) 1984	NET INCOME(a) 1983(f)	Rank 1983	Gain	ADJUSTED NET INCOME(b) 1984	ADJUSTED NET INCOME(b) 1983(f)	PROFITABILITY RATIOS* Return on Assets 1984	Return on Assets 1983	Return on Equity 1984	Return on Equity 1983
1	Citicorp, New York (c)	890,000,000	860,000,000	1		815,000,000	791,500,000	0.62	0.67	15.00	16.50
2	J.P. Morgan & Co., Inc., New York (c)	537,600,000	460,000,000	2		525,600,000	453,000,000	0.87	0.79	15.29	15.29
3	Chase Manhattan Corp., New York (c)	405,818,000	429,607,000	3		405,818,000	408,061,000	0.48	0.54	10.10	13.10
4	Manufacturers Hanover Corp., New York (c)	352,509,000	337,000,000	5	+1	343,254,000	299,000,000	0.50	0.55	11.33	13.42
5	BankAmerica Corp., San Francisco (c)	345,525,000	390,468,000	4		394,525,000	390,468,000	0.29	0.32	6.68	7.63
6	Chemical New York Corp. (c)	340,775,000	305,563,000	6		340,775,000	269,649,000	0.63	0.64	14.16	15.06
7	Bankers Trust New York Corp. (c)	306,814,000	256,935,000	8	+1	262,914,000	254,048,000	0.71	0.66	16.20	15.69
8	Security Pacific Corp., Los Angeles (c)	291,022,000	264,267,000	7		288,622,000	256,591,000	0.71	0.71	15.65	16.12
9	First Interstate Bancorp., Los Angeles (c)	276,340,000	247,404,000	9		276,340,000	240,481,000	0.64	0.61	12.68	13.02
10	Texas Commerce Bancshares, Inc., Houston (c)	183,300,000	177,000,000	12	+2	177,300,000	164,500,000	0.98	1.09	16.79	18.76
11	Wells Fargo & Co., San Francisco (d)	169,265,000	154,900,000	13	+2	169,265,000	144,254,000	0.62	0.61	12.88	12.51
12	Bank of Boston Corp. (c)	164,054,000	135,736,000	14	+2	118,854,000	129,757,000	0.79	0.72	15.19	14.44
13	Mellon Bank Corp., Pittsburgh (c)	158,500,000	183,815,000	10		154,300,000	176,741,000	N.A.	0.74	N.A.	14.30
14	PNC Financial Corp, Pittsburgh (c)	143,172,000	117,046,000	18	+4	143,172,000	117,046,000	1.09	1.02	16.50	16.14
15	RepublicBank Corp., Dallas (c)	137,341,000	130,168,000	15		137,341,000	119,596,000	0.75	0.75	13.82	13.80
16	First Bank System, Inc., Minneapolis (c)	131,107,000	129,747,000	16		125,198,000	115,877,000	0.63	0.72	12.00	13.30
17	NCNB Corp., Charlotte, N.C. (c)	119,225,000	92,162,000	24	+7	109,274,000	87,605,000	0.83	0.80	16.39	16.34
18	Allied Bancshares, Inc., Houston (c)	118,782,000	98,776,000	22	+4	105,575,000	85,889,000	1.33	1.46	22.21	23.32
19	InterFirst Corp., Dallas (c)	117,900,000	(171,600,000)	...		44,000,000	(176,500,000)	0.57	N.A.	10.70	N.A.
20	Banc One Corp., Columbus, Ohio (c)	107,973,000	83,278,000	29	+9	107,973,000	83,278,000	1.33	1.35	17.30	17.95
21	MCorp, Dallas (c)	107,710,000	100,360,000	21		95,610,000	100,360,000	0.77	0.96	13.83	16.82
22	Bank of New York Co., Inc. (c)	107,520,000	90,612,077	25	+3	107,520,000	90,612,077	0.80	0.71	14.78	15.43
23	CoreStates Financial Corp., Philadelphia (c)	104,480,000	85,414,000	26	+3	104,480,000	85,414,000	1.07	1.00	17.85	17.28
24	Barnett Banks of Florida, Inc., Jacksonville (c)	103,436,000	81,909,000	30	+6	103,436,000	81,909,000	0.94	0.98	18.12	17.94
25	Wachovia Corp., Winston-Salem, N.C. (d)	100,301,000	84,582,000	28	+3	100,301,000	84,582,000	1.28	1.20	19.10	18.41
26	Irving Bank Corp., New York (c)	98,112,000	92,464,000	23		98,238,000	92,464,000	0.48	0.48	9.76	11.92
27	Republic New York Corp. (d)	96,530,000	84,665,000	27		96,530,000	84,665,000	0.71	0.90	14.43	16.23
28	NBD Bancorp., Inc., Detroit (c)	94,523,000	81,689,000	31	+3	94,523,000	81,689,000	0.71	0.68	11.43	10.57
29	Marine Midland Banks, Inc., Buffalo, N.Y. (c)	90,416,000	101,085,000	20		90,416,000	94,585,000	0.41	0.48	8.39	10.17
30	Trust Company of Georgia, Atlanta (c)	89,205,000	73,006,000	32	+2	87,024,000	73,006,000	1.71	1.58	24.36	24.38
31	First Chicago Corp. (d)	86,369,000	183,534,000	11		86,369,000	183,534,000	0.22	0.53	3.38	11.37
32	First National State Bancorporation, Newark, N.J. (c)	85,673,000	47,403,000	48	+ 16	81,497,000	47,403,000	0.85	0.91	14.74	15.71
33	First City Bancorporation of Texas, Inc., Houston (c)	81,038,000	49,785,000	44	+ 11	81,038,000	45,985,000	0.50	0.32	8.46	5.44
34	Sovran Financial Corp., Norfolk, Va. (d)	80,244,000	65,530,000	33		80,244,000	62,946,000	1.12	0.98	17.28	16.59
35	First Union Corp., Charlotte, N.C. (d)	80,024,000	58,509,000	35		73,990,000	55,209,000	1.22	0.98	18.82	18.07
36	Norstar Bancorp, Inc., Albany, N.Y. (c)	77,254,000	58,283,000	36		76,989,000	58,283,000	1.16	1.27	14.15	14.25
37	Citizens & Southern Georgia Corp., Atlanta (c)	72,435,000	57,896,000	37		72,435,000	57,471,000	0.98	0.93	17.77	16.51
38	AmeriTrust Corp., Cleveland (d)	70,366,000	51,083,000	43	+5	69,742,000	50,573,000	1.20	0.90	10.84	10.83
39	Norwest Corp., Minneapolis (c)	69,500,000	125,202,000	17		69,500,000	123,752,000	0.34	0.67	6.00	11.50
40	National City Corp., Cleveland (c)	65,895,000	48,061,000	47	+7	64,479,000	48,061,000	0.90	0.77	13.87	11.84
41	Midlantic Banks, Inc., Edison, N.J. (c)	65,035,000	48,857,000	45	+4	65,035,000	47,907,000	1.00	0.98	18.03	17.38
42	Fleet Financial Group, Inc., Providence, R.I. (d)	65,029,000	52,005,000	41		65,029,000	50,939,000	1.24	1.12	17.83	17.89
43	Sun Banks, Inc., Orlando (c)	64,940,000	46,347,000	51	+8	65,153,000	46,347,000	0.72	0.85	12.10	13.60
44	Southeast Banking Corp., Miami (c)	64,127,000	54,522,000	38		57,411,000	55,269,000	0.71	0.67	12.87	11.96
45	Rainier Bancorporation, Seattle (c)	61,386,000	47,238,000	49	+4	59,086,000	47,238,000	0.91	0.79	14.71	12.62
46	First Atlanta Corp. (c)	60,466,000	52,256,000	40		60,466,000	52,256,000	0.97	1.09	16.30	19.50
47	Valley National Corp., Phoenix, Ariz. (d)	60,440,000	45,799,000	52	+5	53,381,000	45,799,000	0.75	0.64	13.30	10.81
48	U.S. Bancorp., Portland, Ore. (c)	60,127,000	52,354,000	39		60,127,000	52,354,000	0.88	0.88	11.91	11.21
49	Hartford National Corp., Conn. (d)	58,594,000	38,400,000	61	+ 12	54,894,000	37,000,000	1.06	0.95	17.06	16.34
50	United Virginia Bankshares, Inc., Richmond (d)	57,344,000	51,535,000	42		57,344,000	51,535,000	1.01	1.03	16.46	16.70
51	Comerica, Inc., Detroit (c)	56,896,000	48,714,000	46		49,196,000	48,714,000	0.63	0.65	11.95	11.64
52	Key Banks, Inc., Albany, N.Y. (c)	50,770,000	33,072,000	69	+ 17	50,770,000	33,072,000	1.07	1.06	15.44	14.44
53	Maryland National Corp., Baltimore (c)	49,032,000	38,630,000	57	+4	47,296,000	36,156,000	0.80	0.77	14.29	12.38
54	State Street Boston Corp., Boston (c)	49,015,000	38,462,000	60	+6	45,869,000	40,972,000	1.26	0.97	19.60	18.30
55	Bank of New England Corp., Boston (c)	46,274,000	36,647,000	62	+7	45,007,000	36,633,000	0.70	0.66	15.75	14.23
56	CBT Corp., Hartford, Conn. (d)	46,223,000	38,517,000	59	+3	43,440,000	38,517,000	0.77	0.74	14.92	13.59
57	Mercantile Bancorporation, Inc., St. Louis, Mo. (c)	46,055,000	41,545,000	54		46,310,000	41,545,000	0.87	0.82	12.73	12.93
58	Old Kent Financial Corp., Grands Rapids, Mich. (c)	45,058,000	32,392,000	71	+ 13	43,978,000	32,392,000	1.18	1.00	18.98	15.96
59	First Alabama Bancshares, Inc., Montgomery (c)	43,781,000	39,675,000	56		43,781,000	39,675,000	1.38	1.33	14.92	14.87
60	Huntington Bancshares, Inc., Columbus, Ohio (c)	43,662,000	24,514,000	107	+ 47	43,662,000	24,514,000	0.83	0.47	14.42	9.12
61	Society Corp., Cleveland (c)	43,617,000	29,331,000	86	+ 25	43,617,000	29,331,000	0.85	0.74	13.64	11.41
62	Shawmut Corp., Boston (c)	43,564,000	32,867,000	70	+8	43,564,000	32,867,000	0.76	0.62	14.10	11.68
63	Texas American Bankshares, Inc., Fort Worth (c)	42,974,000	34,916,000	63		42,974,000	33,947,000	0.77	0.71	12.29	11.58
64	Florida National Banks of Florida, Jacksonville (c)	42,634,000	43,121,000	53		35,077,000	29,549,000	0.91	0.90	15.03	12.18
65	Fidelcor, Inc., Philadelphia (d)	42,170,000	46,796,000	50		42,170,000	35,717,000	0.77	0.73	15.13	14.69
66	Meridian Bancorp., Inc., Reading, Pa. (c)	41,337,000	32,279,000	73	+7	41,337,000	32,279,000	0.95	0.89	15.05	13.22
67	Harris Bankcorp, Inc., Chicago (d)	41,199,000	31,255,000	78	+ 11	41,199,000	31,255,000	0.47	0.41	9.94	8.02
68	Natwest Holdings Inc., New York (d,j,k)	40,062,000	25,332,000	104	+ 36	36,362,000	25,332,000	N.A.	0.36	N.A.	5.77
69	Continental Bancorp, Inc., Philadelphia (c)	38,641,000	30,100,000	82	+ 13	38,641,000	30,100,000	1.12	1.01	16.19	13.98
70	Third National Corp., Nashville, Tenn. (c)	38,557,000	32,325,000	72	+2	38,557,000	28,941,000	1.01	0.94	16.22	15.42
71	Manufacturers National Corp., Detroit (c)	38,392,000	34,602,000	65		38,392,000	34,602,000	0.66	0.64	12.31	12.14
72	First Florida Banks, Inc., Tampa (c)	38,313,000	34,023,000	66		38,313,000	34,023,000	1.21	1.29	18.10	19.79
73	AmSouth Bancorporation, Birmingham, Ala. (c)	37,424,000	33,594,000	68		33,484,000	32,356,000	0.95	1.00	14.33	13.60
74	BayBanks, Inc., Boston (c)	37,214,000	32,038,000	75	+1	37,214,000	32,038,000	0.78	0.77	13.90	13.00
75	First Tennessee National Corp., Memphis (c)	37,129,000	30,203,000	80	+5	37,129,000	30,203,000	0.81	0.72	15.48	13.81
76	Bank of Virginia Co., Richmond (d)	37,104,000	30,164,613	81	+5	36,447,000	30,164,613	1.00	0.88	17.12	14.49
77	Union Bancorp, Los Angeles (d,g)	35,358,000	38,596,000	58		35,358,000	38,596,000	0.43	0.51	6.02	10.72
78	First Kentucky National Corp., Louisville (c)	35,309,000	29,895,000	83	+5	30,809,000	29,895,000	1.17	1.10	16.64	15.55
79	First Virginia Banks, Inc., Falls Church (c)	34,959,000	29,010,000	87	+8	33,439,000	29,010,000	1.31	1.34	17.70	18.89
80	Marshall & Ilsley Corp., Milwaukee, Wis. (c)	34,684,000	31,493,000	76		34,684,000	31,493,000	1.01	1.03	14.45	15.51
81	Fifth Third Bancorp, Cincinnati (c)	34,561,000	29,746,000	84	+3	34,561,000	29,746,000	1.76	1.72	17.51	17.29
82	SouthTrust Corp., Birmingham, Ala. (c)	34,451,000	27,861,000	90	+8	34,451,000	27,861,000	1.12	1.05	18.50	17.03
83	American National Corp, Chicago (c)	34,064,000	25,755,000	99	+ 16	34,064,000	25,755,000	1.00	0.85	18.32	14.48
84	Citizens Fidelity Corp., Louisville, Ky. (d)	34,026,000	28,821,000	88	+4	34,026,000	28,821,000	1.24	1.22	15.80	17.40
85	Landmark Banking Corp., Fort Lauderdale, Fla. (c)	34,023,000	18,738,427	132	+ 47	34,023,000	18,738,427	0.95	1.09	12.95	16.86
86	First of America Bank Corp., Kalamazoo, Mich. (c)	33,919,000	26,138,000	96	+ 10	33,919,000	26,138,000	0.83	0.67	17.90	15.22
87	Mercantile Bankshares Corp., Baltimore (c)	33,608,000	29,507,000	85		33,608,000	29,507,000	1.60	1.60	15.40	15.30
88	Whitney Holding Corp., New Orleans, La. (d)	33,510,000	32,257,382	74		33,510,000	32,257,382	1.62	1.58	15.12	15.58
89	South Carolina National Corp., Columbia (d)	33,132,000	25,404,000	102	+ 13	30,932,000	25,404,000	N.A.	1.19	N.A.	14.80
90	Bancorp Hawaii, Inc., Honolulu (d)	33,045,000	31,023,000	79		33,045,000	31,023,000	0.93	1.01	15.02	15.81
91	Dominion Bankshares Corp., Roanoke, Va. (c)	32,883,000	24,515,000	106	+ 15	32,883,000	24,515,000	0.86	0.75	15.20	11.47
92	Atlantic Bancorporation, Jacksonville, Fla. (c)	32,558,000	28,797,000	89		32,553,000	28,797,000	0.98	1.01	16.08	14.53
93	First American Corp., Nashville, Tenn. (c)	32,367,000	26,100,000	97	+4	32,367,000	25,328,000	0.91	0.80	15.51	13.97
94	United Banks of Colorado, Inc., Denver (c)	32,033,000	26,434,000	95	+1	31,142,000	26,434,000	0.84	0.75	13.10	11.35
95	First Wisconsin Corp., Milwaukee (c)	31,888,000	33,600,000	67		31,447,000	33,600,000	0.64	0.70	10.26	12.33
96	Commerce Bancshares, Inc., Kansas City, Mo. (c)	31,047,000	34,893,000	64		30,580,000	34,544,000	0.71	1.09	10.82	13.14
97	Boatmen's Bancshares, Inc., St. Louis, Mo. (c)	30,932,000	25,354,000	103	+6	30,932,000	25,354,000	0.96	0.97	16.16	16.26
98	United Jersey Banks, Princeton, N.J. (c)	30,085,000	23,813,000	110	+ 12	30,085,000	23,813,000	N.A.	0.71	N.A.	12.03
99	Indiana National Corp., Indianapolis (d)	29,887,000	27,769,000	92		26,394,000	14,269,000	0.99	1.01	16.18	17.21
100	First National Cincinnati Corp. (c)	29,689,000	25,632,000	101	+1	29,689,000	25,632,000	1.10	1.05	14.01	12.22

(a)—Net income is income after taxes and minority interest, but before preferred dividends and extraordinary items. (b)—Adjusted for certain non-recurring items such as: gains (losses) from sales of buildings, branches, subsidiaries, securities sold to settle loans or debt, proceeds from equity/debt swaps, and other nonrecurring items such as venture capital profits (losses). All nonrecurring items, which are subtracted from net income, are on an after-tax basis, wherever possible. (c)—A multibank holding company. (d)—A one-bank holding company. (f)—Data for 1983 are as reported in 1984 and may not be comparable with 1983 data, because of mergers, changes in accounting principles, etc. (g)—A subsidiary of Standard Chartered Bank, Plc., London. (j)—A subsidiary of National Westminster Bank, Plc., London. (k)—Holding company figures not available. Data is for lead bank used for both 1984 and 1983. *—R.O.A. is the return on average assets; R.O.E. is the return on average common shareholders' equity.

"Adjustments" to Net Income — 1984

Nonrecurring items exluded by American Banker to Obtain Adjusted Net Income

(In millions of dollars on an after-tax basis)

1984 Earnings Rank		Gain from Sale of Building	Gain from Subsidiary or Branch Sale	Venture Capital Profits	All other Nonrecurring Items	Total Adjustment
1	Citicorp		12.0	49.0	14.0(a)	75.0
2	J. P. Morgan & Co. Inc.				12.0(b)	12.0
4	Manufacturers Hanover Corp.				9.255(c)	9.255
5	BankAmerica Corp. (g)	31.0		15.0	(95.0)(d)	(49.0)
7	Bankers Trust New York Corp.		33.1	10.8		43.9
8	Security Pacific Corp.	75.9			(73.5)(e)	2.4
10	Texas Commerce Bancshares, Inc.	6.0				6.0
12	Bank of Boston Corp.	104.7			(59.5)(f)	45.2
13	Mellon Bank Corp.				4.2(h)	4.2
16	First Bank System, Inc.	5.8		0.109		5.909
17	NCNB Corp.				9.951(i)	9.951
18	Allied Bancshares, Inc.		13.207			13.207
19	interFirst Corp.	70.0			3.9	73.9
21	MCorp.	12.1				12.1
26	Irving Bank Corp.			4.374	(4.5)(j)	(0.126)
30	Trust Company of Georgia				2.181(k)	2.181
32	First National State Bancorp.		4.176			4.176
35	First Union Corp.	2.767			3.267(l)	6.034
36	Norstar Bancorp., Inc.		0.265			0.265
38	AmeriTrust Corp.		0.670	(0.046)		0.624
40	National City Corp.			1.416		1.416
43	Sun Banks, Inc.		2.566		(2.779)(m)	(0.213)
44	Southeast Banking Corp.	5.358		0.699	0.649(n)	6.716
45	Rainier Bancorp.			1.1	1.2	2.3
47	Valley National Corp.		7.059			7.059
49	Hartford National Corp. (g)	2.2			1.5(o)	3.7
51	Comerica Inc.	4.6			3.1(p)	7.7
53	Maryland National Corp.				1.736(q)	1.736
54	State Street Boston Corp.				3.146(r)	3.146
55	Bank of New England Corp.			0.7	0.567(s)	1.267
56	CBT Corp.	2.783				2.783
57	Mercantile Bancorp. Inc.		(0.255)			(0.255)
58	Old Kent Financial Corp.				1.08(t)	1.08
64	Florida National Banks of Florida	3.202			4.355(u)	7.557
68	Natwest Holdings Inc.				3.7(v)	3.7
73	AmSouth Bancorp.				3.94(w)	3.94
76	Bank of Virginia Co.		0.657			0.657
78	First Kentucky National Corp.	4.5				4.5
79	First Virginia Banks Inc.	0.791			0.729(x)	1.52
89	South Carolina National Corp.		2.2			2.2
94	United Banks of Colorado, Inc.	0.891				0.891
95	First Wisconsin Corp.				0.441(y)	0.441
96	Commerce Bancshares Inc.		0.467			0.467
99	Indiana National Corp.	3.493				3.493
	TOTALS FOR 1984:	**336.1**	**76.1**	**83.2**	**(150.4)**	**345.0**
	TOTALS FOR 1983:	**130.6**	**117.5**	**89.3**	**184.3**	**521.7**

(a)—Gain on buy back on Citicorp's convertible notes and gains on sales of real estate, mortgages, and other assets. (b)—$12 million in net income included in "noninterest operating income" in the first quarter of 1984, representing the inclusion of the bank's Dec. 1983 foreign operating results. This eliminated a one-month reporting lag to conform with Federal Reserve requirements. (c)—Gain on sale of residual value participation certificates on equipment leased to customers of MHC. (d)—Special reserve to cover problems associated with faulty mortgage loan pools for which BofA served as escrow agent and trustee. After-tax figure was not available, therefore the gross pre-tax figure was used. (e)—Special loan loss provision. (f)—Includes $47.2 mil. in special provision for credit losses; $7.6 mil. loss on sale of mortgages; and $4.7 mil. in estimated costs of restructuring certain businesses and a special yearend contribution to charitable foundation. (g)—After-tax data not available. Therefore, pre-tax (gross) figures were used. (h)—Gain from sale of securities to settle a loan. (i)—Sale of equity securities held as investment by parent company. (j)—Loss from illegal transfer of funds in Switzerland. (k)—Proceeds from equity/debt swap. (l)—Includes $0.475 mil. from a debt/equity swap and $2.792 mil. from interest in Florida bank holding co. (m)—Merger-related expenses. (n)—Includes $0.532 million from a debt/equity swap. (o)—Change in accounting policy. (p)—Includes $1.8 mil. from sale of Pontiac State Bank stock and $1.3 mil. in interest received from Michigan Single Business tax refunds. (q)—Sale of other assets. (r)—Gain on disposition of options. (s)—Sale of tax benefits. (t)—State tax refunds and interest. (u)—Sale of equity securities following termination of an investment agreement. (v)—Sale of leasehold. (w)—Includes $3.54 mil. in sale of part of loan servicing portfolio and $0.4 mil. from sale of real estate. (x)—Tax refunds. (y)—Sale of real estate. ( )—Indicates a nonrecurring loss, which is added to reported (unadjusted) net income..

Earnings of the Top 100 Banking Firms Almost 10% Higher in 1984 than in '83

Continued from Page 1

as: the proceeds from the sale of buildings, real estate, bank branches, and subsidiaries; venture capital profits; proceeds from equity-debt swaps; and gains from the sale of securities acquired in loan restructurings.

Three Are Described

The special loan-loss provisions of each of these three banking companies, and the impact of these provisions, are briefly described below.

• BankAmerica, which ranked fifth in net income with $345.5 million in 1984, established a $95 million reserve in the fourth quarter of 1984 "to cover problems associated with faulty mortgage loan pools for which BofA served as escrow agent and trustee."

The after-tax impact of this reserve on net income was not available from the company, but the *American Banker* estimated the after-tax impact to be approximately $72.2 million. To partially offset this reduction, BankAmerica sold a building for $31 million and took $15 million in venture capital profits.

The combined effect on net income of the special provision, the building sale, and the venture capital profits — on a before-tax basis — was $45 million, and an estimated $34 million on an after-tax basis. Without these nonrecurring items, BankAmerica would have had a net income of approximately $380 million and would have been the fourth largest earner in banking.

• Security Pacific ranked eighth in net income for 1984, with $291 million. In the third quarter of last year, the company established a $150 million special provision "to build the reserve for credit losses, in recognition of the continuing uncertainty with respect to the bank's credits to developing countries."

According to the company, the after-tax impact of this reserve was $73.5 million. Also, in the third quarter, Security Pacific sold its Los Angeles headquarters building and received $75.9 million after taxes. Thus, according to the bank's annual report, "this special provision substantially offset the gain recognized on the sale of the building."

• The Bank of Boston ranked 12th, with $164 million in net income. In the fourth quarter, the Bank of Boston established a $100 million special provision — $47.2 million on an after-tax basis. According to a release from the company, the special provision reflected "the corporation's concern, shared with growing segments of the banking industry, about worldwide economic conditions."

In the case of the Bank of Boston, the sale of its Boston headquarters building in the fourth quarter more than offset the special reserve. On an after-tax basis, the sale of the building increased the bank's net income by $104.7 million.

44 Had Nonrecurring Items

Forty-four of the top 100 firms, ranked by net income, reported that their net income in 1984 included nonrecurring items. The total amount of these items (excluding special loan-loss provisions which reduced net income) added $560.7 million to total net income.

In other words, almost six cents of every dollar to reach the bottom line as net income was derived from nonrecurring sources. The $560.7 million in gains from nonrecurring items consisted of:

• $336.1 million from the sale of buildings

• $76.1 million from the sale of branches or subsidiaries

• $83.2 million in venture capital profits; and 65.3 million in all other nonrecurring items.

For 1983, the *American Banker* reported that 43 of the top 100 firms included nonrecurring items in their net income figures. These items totaled $521.7 million and added about 6 cents to the bottom line.

Of that total, building sales accounted for $130.6 million; branch and subsidiary sales, $117.5 million; venture capital profits, $89.3 million; and all other nonrecurring items totaled $184.3 million.

The *American Banker* identifies the firms using nonrecurring items in a table on page 15. This table shows the type of nonrecurring item and its amount on an after-tax basis, whenever possible. ■

Dear Reader, How Are We Doing?

The American Banker wants very much to make sure its statistical listings for the financial services industry meet your information needs. So would you spend a moment to give us some feedback on the **Bank Holding Company Review** that appears in today's edition? Please return this questionnaire to L. Michael Cacace, Statistical Chief, American Banker, One State Street Plaza, New York, N.Y. 10004. (212) 943-4836.

(1.) How would you **change** the listing to make it more useful?

(2.) What do you like **best** about this tabulation?

(3.) What do you like **least** about this tabulation?

(4.) **How** do you use this information in your work?

(5.) What **new** statistical survey would you like to see?

Name and Institution (optional)_____

Title_____

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Thank you for helping us improve.

Big Gain in Assets for Top 100 Laid to High Level of Merger Activity

By L. MICHAEL CACACE

NEW YORK — The *American Banker* surveyed approximately 260 banking companies to rank the top 100 bank holding companies in assets and the top 100 banking firms — banks and bank holding companies — in net income. Listed below are some of the more interesting findings of the survey.

• For the fourth consecutive year, Citicorp was the top firm in earnings, with net income of $890 million. This was up 3.4% from $860 million in net income for 1983. And for the third consecutive year, Citicorp ranked as the top banking firm in assets, with $150.6 billion on Dec. 31, 1984, up 11.8% from $134.7 billion on Dec. 31, 1983.

• The top 100 bank holding companies had $1.57 trillion in total assets on Dec. 31, 1984, up 10% from $1.43 trillion for the same companies a year earlier. The 100 companies controlled 1,272 domestic commercial banks, with total deposits of $1.1 trillion, or approximately 56% of all commercial bank deposits at yearend 1984.

• The major reason for the sizable gain in assets was the continued sizable merger activity in the industry. All of the large gains in asset rank were attributable to mergers and acquisitions.

For example, among the top 50 firms in assets, the four largest gains in rank were posted by Norstar Bancorp Inc., Albany, N.Y.; First National State Bancorp., Newark; National City Corp., Cleveland; and Sun Banks Inc., Orlando.

Norstar, which ranked 46 in assets, with $7.9 billion at yearend 1984, acquired the $1.6 billion-asset Security New York Corp., Rochester, in January 1984, and moved up 23 places in rank.

First National State acquired the $3.8 billion-asset Fidelity Union Bancorp., Newark, in April 1984, and moved up 18 places in rank to 32d, with $10.7 billion in assets. National City Corp. moved up 16 places in rank to 31st position, with assets of $12.4 billion, after it acquired the $6.1 billion-asset BancOhio Corp., Columbus, last November. And Sun Banks moved up 16 places in rank to 37th, with $9.4 billion in assets, after its yearend 1983 acquisition of the $3.5 billion-asset Flagship Banks Inc., Miami.

Best Return on Average Assets

• Among the top 10 earners in banking, the second ranked J.P. Morgan & Co., New York, had the best return on average assets — 0.87%. The 10th ranked Texas Commerce Banchshares Inc., Houston, had the best return on average shareholders' equity — 16.79%. Among the top 10 earners of 1983, Morgan also had the best ROA of 0.79%, and top-ranked Citicorp had the best ROE of 16.50%

• Among the top 100 earners, for the second consecutive year, the best return on average assets was posted by Fifth Third Bancorp., Cincinnati. Fifth Third, which ranked 81st, with net income of $34.6 million in 1984, had an ROA of 1.76% last year and 1.72% in 1983. The company had assets of $2.36 billion at yearend, and did not rank among the top 100 holding companies in assets.

• Among the top 100 earners, for the second consecutive year, the Trust Company of Georgia, Atlanta, had the best ROE. Trust Company, which ranked 30th in income, with $89.2 million, and 62nd in assets, with $6.2 billion, had an ROE of 24.36% last year and 24.38% in 1983.

• InterFirst Corp., Dallas, the nation's 18th largest bank holding company in assets, with $21.6 billion, returned to profitability last year. It ranked 19th in net income, with $117.9 million, compared with a loss of $171.6 million in 1983. However, $70 million of net income was derived from the sale of a building.

First Pennsylvania Back in Black

• First Pennsylvania Corp., Philadelphia, the 74th largest bank holding company in assets, with $5.36 billion, also returned to profitability for the first time since 1979. Its net income last year was $14.8 million, which ranked it 172d among banks and bank holding companies.

However, included in this total were two nonrecurring items: $5.5 million in proceeds from an equity-debt swap and $9.7 million from "a tax loss carryforward." Without these two items, First Pennsylvania would have had a modest loss of $391,000. In 1983 the company lost $15.7 million.

• Among the 260 companies surveyed, eight posted losses in 1984. Those companies are listed below ranked by the size of their losses:

Continental Illinois Corp., Chicago, lost $1.1 billion.

Crocker National Corp., San Francisco, lost $324 million.

European American Bancorp., New York, lost $133 million.

Equimark, Pittsburgh, lost $31 6 million.

First Oklahoma Bancorp. Inc., Oklahoma City, lost $28.1 million.

BanCal Tri-State Corp., San Francisco, lost $20.5 million.

BancTexas Group Inc., Dallas, lost $6.6 million.

Orbanco Financial Services Corp., Portland, Ore., lost $4 million.

• For four of the eight companies, 1984 marked the second consecutive year of losses. In 1983, Crocker lost $10.4 million; Equimark lost $11.1 million; First Oklahoma lost $43.5 million; and Orbanco Financial lost $9.5 million. ■

Colorado Harvard Grads Name Banker Man of Year

DENVER — Bruce M. Rockwell, chairman of Colorado National Bankshares Inc., has been named 1985 man of the year by the Colorado Harvard Business School Club.

Mr. Rockwell joined Colorado National Bank of Denver in 1953 and was named president in 1970. Along with the late Melvin Roberts, he guided the formation of Colorado National Bankshares Inc. in 1968 and has served as chairman of the $2.7 billion-asset bank holding company since 1976. ■

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TODAY

UP AND DOWN: A survey of the top commercial banks and thrifts shows individual retirement accounts were up last year, but the institutions' share of the IRA market declined 1

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BOWERY BUYER? A group is in the final stages of negotiations to acquire the Bowery Savings Bank of New York City 1

INTERNAL PROBE: The Financial Corporation of America said it will launch an internal investigation into 'the origin and nature' of its problem real estate and loan portfolio 2

Thrifts

INTERNATIONAL BRIEFING: Two new Japanese bond rating companies begin operations this month 2

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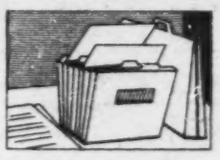
COUNSELOR'S CORNER: Depository institutions should plan for several legal pitfalls when the Fed's new rule tackling the delay of funds availability goes into effect 4



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BACK PAGE: A California firm is counting on banks to market its computer packages for back office operations 40

Quote

The FDIC changed the rules in the middle of the game. I called to see if I was still in bed with [the FDIC] and I found out I was rolled right out on the floor.

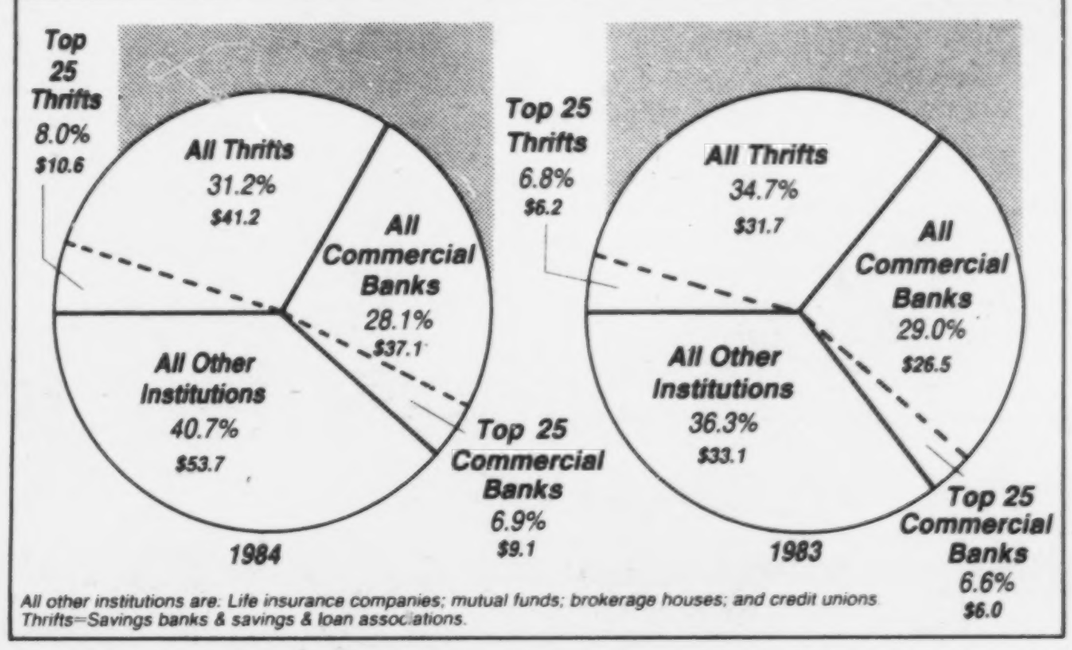
Colorado state Treasurer Roy Romer on learning that a 1979 Federal Deposit Inusrance Corp. staff opinion, which had approved a plan to increase federal deposit insurance for Colorado state funds, had been reversed [3]

Unquote

IRA WATCH

Percent Share of IRA Market

(In billion dollars)


Top 25 Thrifts 8.0% $10.6
All Thrifts 31.2% $41.2
All Commercial Banks 28.1% $37.1
All Other Institutions 40.7% $53.7
Top 25 Commercial Banks 6.9% $9.1
1984
Top 25 Thrifts 6.8% $6.2
All Thrifts 34.7% $31.7
All Commercial Banks 29.0% $26.5
All Other Institutions 36.3% $33.1
Top 25 Commercial Banks 6.6% $6.0
1983

All other institutions are: Life insurance companies; mutual funds; brokerage houses; and credit unions. Thrifts=Savings banks & savings & loan associations.

Bank, Thrift IRA Share Drops Despite a Big Gain in Deposits

By KENNETH J. HICKS

NEW YORK — Although individual retirement accounts were up significantly at banks and thrifts in 1984, the total share of the IRA market was down for deposit taking institutions.

This is one of the findings from the *American Banker's* second survey of the top commercial banks and thrifts — which comprise savings and loan associations and savings banks. The survey, which appears today, is a follow-up to the top 300 thrift institutions, published Feb. 28 and the top 300 commercial banks, published March 15.

Some of the other major findings of the survey are:

• The Bank of America, San Francisco, remains the largest deposit taking institution in the U.S., with $88.2 billion in deposits as of Dec. 31, 1984.

• The American Savings & Loan Association, Stockton, Calif., moved up three places to rank 10th among the largest deposit takers. American is the nation's largest savings and loan and also the largest thrift institution. It has deposits of $20.3 billion.

The Top 25 in IRAs, Page 37

• PSFS, Philadelphia, is the largest savings bank, with almost $11.0 billion in deposits. The Philadelphia institution, previously known as the Philadelphia Saving Fund Society, held on to its rank of 22d largest deposit taker.

➤ Deposit Takers: Page 37

Investor Group In Last Stage Of Bowery Bid

FDIC Aid Seen as Good Sign For Ailing New York Thrifts

By LAURA GROSS

NEW YORK — A private investors group led by Richard Ravitch, former chairman of the New York State Metropolitan Transportation Authority, is in the final stages of negotiations to acquire the Bowery Savings Bank of New York City with the help of substantial assistance from the Federal Deposit Insurance Corp.

If the deal is consummated, it will be the first time that the federal insurance agency has assisted in the recapitalization of a savings bank without the end purchaser being another financial institution.

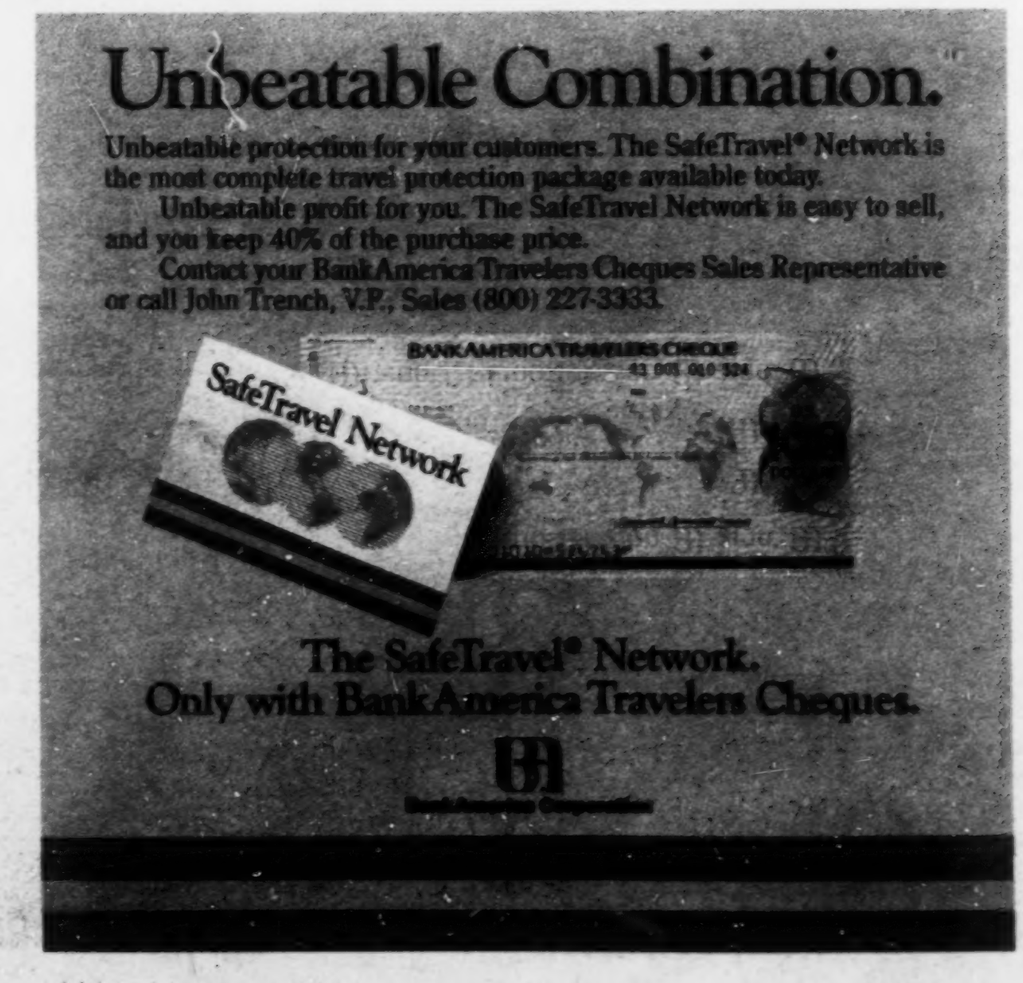
Under terms of the current discussions, the Bowery, largest of New York's ailing mutuals, would be converted to stock ownership.

Informed sources say that Mr. Ravitch has been assisted with his proposal by the investment banking firm of Dillon Read. The sources could not supply terms of the arrangement. There was no comment from the FDIC, the Bowery, or Mr. Ravitch, who could not be reached on Monday.

A buyer for the Bowery would be a welcome sign that the FDIC is prepared to help New York State deal further with other ailing savings banks. The entire thrift industry has had the profitability squeezed out of it by rising deposit interest rates and the burden of long-term fixed-rate mortgages offered years ago at low interest rates.

During 1984, New York's 71 state-chartered savings banks lost $200 mil-

➤ Bowery: Page 39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PULL OUT AND SAVE

American Banker ranks the Top Deposit Taking Institutions

Top 25 Deposit-Taking Institutions in the U.S.

Based on Total Deposits on December 31, 1984

Rank 1984	Rank 1983		Deposits 12/31/84	Deposits 12/31/83
1	1	Bank of America NT&SA, San Francisco	88,167,000,000	90,250,180,000
2	2	Citibank NA, New York	79,551,000,000	78,392,000,000
3	3	Chase Manhattan Bank NA, New York	59,399,689,000	59,824,598,000
4	4	Manufacturers Hanover Trust Co., New York	45,200,916,000	42,186,468,000
5	5	Morgan Guaranty Trust Co., New York	39,995,564,000	39,419,026,000
6	6	Chemical Bank, New York	35,068,135,000	33,355,815,000
7	9	Security Pacific National Bank, Los Angeles	30,902,297,000	27,763,181,000
8	10	Bankers Trust Co., New York	27,882,815,000	24,506,971,000
9	8	First National Bank, Chicago	25,904,344,000	27,854,663,000
10	13	**American Savings & Loan Assn., Stockton**	**20,326,639,000**	**18,261,705,000**
11	11	Wells Fargo Bank NA, San Francisco	20,308,269,000	20,554,485,000
12	15	**Home Savings of America FA, Irwindale, Calif.**	**18,593,857,000**	**15,566,373,000**
13	12	Crocker National Bank, San Francisco	18,088,638,000	19,045,237,000
14	17	**Great Western Savings, FS & LA, Beverly Hills**	**16,694,317,828**	**13,541,806,000**
15	12	Marine Midland Bank NA, Buffalo, N.Y.	15,924,063,000	16,409,827,000
16	7	Continental Illinois Nat'l Bank & Trust Co., Chicago	15,598,568,000	30,082,230,000
17	16	First Interstate Bank of California,	15,472,833,000	15,266,068,000
18	18	Mellon Bank NA, Pittsburgh	15,002,320,000	12,924,800,000
19	20	**California Fed. Savings & Loan Assn., Los Angeles**	**14,283,599,000**	**11,060,311,000**
20	19	First National Bank, Boston	13,069,033,000	11,180,445,000
21	21	Irving Trust Co., New York	11,145,035,000	10,701,228,000
22	22	**PSFS, Philadelphia**	**10,966,927,000**	**9,987,139,000**
23	24	Bank of New York	10,500,888,000	9,564,834,783
24	23	**Goldome FSB, Buffalo, N.Y.**	**9,798,109,652**	**8,712,055,946**
25	25	RepublicBank Dallas NA	9,758,084,000	8,754,883,000
		Total:Top 25	**667.6 billion**	**652.2 billion**
		Total:For All Banks, S & L's and Saving Banks	**2.855 trillion**	**2.568 trillion**
		% share:	**23.38%**	**25.55%**

Top 25 Banks in Individual Retirement Accounts

IRA Rank 1984	IRA Rank 1983		$ Amount in IRA Accounts 12/31/84	$ Amount in IRA Accounts 12/31/83	% of Deposits 1984	% of Deposits 1983	Deposit Rank 1984	Deposit Rank 1983
1	1	Bank of America NT&SA	1,606,000,000	1,901,973,000	1.82	1.22	1	1
2	3	Citibank NA, New York	823,000,000	487,000,000	1.03	0.62	2	2
3	2	Wells Fargo Bank NA, San Francisco	808,089,000	549,928,000	3.98	2.68	10	11
4	4	First National Bank, Chicago	635,148,000	451,674,000	2.45	1.62	9	8
5	5	Security Pacific National Bank	482,463,000	310,204,000	1.56	1.12	7	9
6	10	Manufacturers Hanover Trust Co.	375,938,000	185,438,000	0.83	0.44	4	4
7	8	Chemical Bank, New York	342,362,000	213,781,000	0.98	0.64	6	6
8	23	Chase Manhattan Bank NA, New York	329,987,000	114,178,000	0.56	0.19	3	3
9	7	Marine Midland Bank NA, Buffalo, N.Y.	328,282,000	217,039,000	2.06	1.32	12	13
10	6	Crocker National Bank	317,841,000	231,053,000	1.76	1.21	11	12
11	9	NCNB National Bank of North Carolina	295,888,000	196,043,000	4.06	2.97	24	24
12	12	Sovran Bank NA, Richmond	255,905,000	178,958,000	4.10	3.21	30	32
13	11	Wachovia B&T Co., Winston-Salem	251,185,000	181,839,000	3.87	3.12	28	30
14	14	Comerica Bank-Detroit	243,305,000	150,675,000	3.41	0.00	44	42
15	15	National Bank of Detroit	230,654,000	145,522,000	2.85	1.91	21	21
16	16	Connecticut National Bank	221,044,000	143,398,000	4.61	4.12	45	60
17	24	United Virginia Bank, Richmond	194,903,000	112,815,000	4.36	2.71	52	46
18	22	Bank of New York	194,098,000	116,895,000	1.85	1.22	18	18
19	17	United States National Bank, Portland	176,971,000	127,105,000	3.65	2.89	44	43
20	19	AmeriTrust Co. NA, Cleveland	175,171,000	124,584,000	3.61	2.73	43	38
21	25	Valley National Bank, Phoenix	170,604,000	111,125,000	2.30	1.69	23	25
22	21	Maryland National Bank, Baltimore	165,013,000	119,389,000	3.95	3.53	61	62
23	13	BancOhio National Bank, Columbus	164,013,000	173,487,000	4.70	3.64	66	34
24	..	First Union National Bank, Charlotte	162,282,000	104,458,000	3.74	2.33	57	40
25	18	Harris Trust & Savings Bank, Chicago	158,418,000	126,691,000	2.68	0.00	37	35
		Total:Top 25	**9,109,564,000**					
		Total:For Banks	**37,100,000,000**					
		% share	**24.55%**					
		Total:For all institutions	**132,000,000,000**					
		% share:	**6.90%**					

Top 25 Thrifts in Individual Retirement Accounts

IRA Rank 1984	IRA Rank 1983		$ Amount in IRA Accounts 12/31/84	$ Amount in IRA Accounts 12/31/83	% of Deposits 1984	% of Deposits 1983	Deposit Rank 1984	Deposit Rank 1983
1	..	Home Savings of America FA	917,261,000	N.A.	4.93	....	2	2
2	..	Great Western Savings, FS & LA	825,887,202	N.A.	4.95	....	3	3
3	6	Goldome FSB, Buffalo, N.Y.	688,742,000	595,340,000	7.03	....	6	6
4	1	Bowery Savings Bank, New York	682,423,000	532,607,000	13.35	11.70	18	15
5	2	PSFS, Philadelphia	659,089,000	N.A.	6.01	5.33	5	5
6	..	Dime Savings Bank of New York FSB	551,944,186	269,411,000	8.68	....	13	9
7	7	American S & L Assn., Stockton, Calif.	489,578,000	N.A.	2.41	1.48	1	1
8	..	California Fed. S&L Assn., Los Angeles	461,767,000	340,654,029	3.23	....	4	4
9	4	World Savings, FS&LA, Oakland, Calif.	453,677,000	243,394 ,000	6.08	5.91	8	12
10	10	City Federal S&L Assn., Elizabeth, N.J.	434,637,000	331,027,000	7.05	4.96	14	17
11	5	Dollar-Dry Dock SB, Bronx, N.Y.	370,801,000	85,190,000	8.20	6.99	23	18
12	..	Glendale Fed. S & L Assn., Calif.	357,322,000	....	4.01	1.13	7	7
13	..	Citicorp Savings of Ill., FS & LA	333,854,227	188,901,000	9.38	....	27	27
14	13	Sears Savings Bank, Glendale, Calif.	316,086,000	128,585,000	6.56	4.97	20	23
15	..	Talman Home Fed S&L Assn., Chicago	314,872,000	248,631,998	5.89	2.54	17	16
16	9	Home Fed. S & L Assn., of San Diego	307,206,000	N.A.	4.60	4.88	10	14
17	..	Anchor SB, FSB, Northport, N.Y.	301,566,000	252,603,000	5.15	....	16	13
18	8	Emigrant Savings Bank, N.Y.	299,968,000	213,009,955	9.99	8.82	39	37
19	12	Manhattan Savings Bank, N.Y.	272,672,829	147,368,873	10.56	8.46	46	43
20	23	Peoples' Bank-Bridgeport, Conn.	267,853,000	184,814,115	7.78	4.6	29	29
21	15	Community Fed S&L Assn., St. Louis	260,689,000	184,333,000	8.24	6.23	33	32
22	17	Gibraltar Savings, Beverly Hills, Calif.	258,446,922	183,441,533	4.05	4.99	12	24
23	18	Benjamin Franklin FS&LA, Portland	256,428,911	184,364,000	10.93	8.36	54	48
24	16	Howard Savings Bank, Newark, N.J.	247,166,000	N.A.	7.80	6.05	32	31
25	..	Imperial Savings Assn., San Diego	243,716,811		4.78	....	19	22
		Total:Top 25	**10,573,654,088**					
		Total:For Thrifts	**41,200,000,000**					
		% share	**25.66%**					
		Total:For all institutions	**132,000,000,000**					
		% share:	**8.01%**					

Top Deposit Takers Among Commercial Banks*
In Selected Deposit Categories as of December 31, 1984
(Net Income for 1984 Included)

Compiled by American Banker Copyright 1985

Rank 12/31/84		Total Deposits 12/31/84	1984 Net Income	NOW Accounts	MMDAs	Super NOWs	IRAs
	ALABAMA						
73	AmSouth Bank NA, Birmingham	3,211,360,000	40,227,000	89,165,000	344,366,000	150,526,000	78,311,000
123	Central Bank of the South, Birmingham	1,983,093,000	23,743,000	84,860,000	295,113,000	20,984,000	76,998,000
183	SouthTrust Bank of Alabama NA, Birmingham	1,353,789,000	18,066,000	37,865,000	130,397,000	4,608,000	31,529,000
	ALASKA						
276	National Bank of Alaska, Anchorage	839,162,000	18,409,000	0	197,693,000	59,980,000	20,328,000
	ARIZONA						
23	Valley National Bank, Phoenix	7,415,759,000	59,463,000	307,415,000	1,843,484,000	33,748,000	170,604,000
47	First Interstate Bank of Arizona NA, Phoenix	4,706,313,000	60,506,000	50,526,000	1,046,557,000	182,425,000	89,896,000
85	Arizona Bank, Phoenix	2,817,568,000	22,403,000	98,306,000	737,573,000	87,682,000	32,530,000
168	United Bank of Arizona, Phoenix	1,432,263,000	13,614,000	9,298,000	376,899,000	6,524,000	24,153,000
	ARKANSAS						
298	Worthen Bank & Trust Co. NA, Little Rock	760,248,000	4,680,018	32,486,651	135,295,218	40,544,250	20,033,471
	CALIFORNIA						
1	Bank of America NT&SA, San Francisco	88,167,000,000	383,000,000	N.A.	13,547,000,000	1,015,000,000	1,606,000,000
7	Security Pacific National Bank, Los Angeles	30,902,297,000	259,318,000	87,000,000	3,996,464,000	619,907,000	482,463,000
10	Wells Fargo Bank NA, San Francisco	20,308,269,000	156,762,000	1,439,662,000	4,987,799,000	298,579,000	808,089,000
11	Crocker National Bank, San Francisco	18,088,638,000	(348,739,000)	642,796,000	2,101,891,000	102,851,000	317,841,000
14	First Interstate Bank of California, Los Angeles	15,472,833,000	125,124,000	505,548,000	2,349,604,000	283,665,000	156,011,000
32	Union Bank, Los Angeles	5,943,808,000	44,404,000	121,855,000	902,455,000	27,473,000	34,311,000
53	California First Bank, San Francisco	4,433,770,000	21,409,000	158,423,000	681,481,000	47,563,000	107,375,000
95	Sumitomo Bank of California, San Francisco	2,471,148,551	10,685,000	49,863,000	355,654,000	59,569,000	45,060,000
99	Bank of California NA, San Francisco	2,387,259,000	N.A.	N.A.	463,605,000	6,377,000	12,955,000
100	Lloyds Bank California, Los Angeles	2,355,561,000	10,539,000	79,200,000	473,684,000	7,205,000	41,769,000
135	City National Bank, Beverly Hills	1,804,839,000	19,888,000	57,592,000	617,177,000	65,720,000	23,507,000
159	Mitsui Manufacturers Bank, Los Angeles	1,564,221,000	6,213,000	22,832,000	334,217,000	21,966,000	10,485,000
191	Imperial Bank, Los Angeles	1,257,180,000	912,000	17,933,000	161,384,000	12,698,000	1,652,000
196	Golden State Sanwa Bank, San Francisco	1,230,112,000	N.A.	N.A.	N.A.	N.A.	N.A.
217	Central Bank, San Francisco	1,061,929,000	N.A.	N.A.	N.A.	N.A.	N.A.
220	Bank of the West, San Francisco	1,049,857,200	N.A.	N.A.	N.A.	N.A.	N.A.
268	San Diego Trust & Savings Bank	874,763,000	6,153,000	N.A.	225,558,000	13,697,000	42,561,000
279	Westamerica Bank NA, San Rafael	834,411,940	N.A.	N.A.	N.A.	N.A.	N.A.
281	Mitsubishi Bank of California, Los Angeles	833,251,914	3,255,250	16,219,289	93,502,528	14,918,817	7,581,624
294	Hibernia Bank, San Francisco	781,883,229	5,709,000	48,110,000	165,035,000	14,975,000	12,151,000
297	Barclays Bank of California, San Francisco	774,118,000	6,194,000	4,708,000	224,974,000	2,967,000	32,648,000
	COLORADO						
130	United Bank of Denver NA	1,854,141,000	17,773,000	54,904,000	151,130,000	22,383,000	18,778,000
149	First Interstate Bank of Denver NA	1,655,474,576	1,336,000	54,476,000	257,640,000	16,013,000	13,857,000
219	Colorado National Bank, Denver	1,050,479,000	11,979,000	0	86,062,000	63,400,000	24,669,000
240	Central Bank of Denver	976,206,000	11,692,000	26,346,000	125,943,000	7,041,000	72,127,000
	CONNECTICUT						
42	Connecticut Bank & Trust Co. NA, Hartford	4,910,866,000	51,122,000	207,779,000	801,437,000	80,842,000	120,024,000
45	Connecticut National Bank, Hartford	4,795,921,000	N.A.	267,583,000	795,807,000	10,771,000	221,044,000
153	Union Trust Co., Stamford	1,621,973,000	17,067,000	88,727,000	503,001,000	11,127,000	87,685,000
190	Colonial Bank, Waterbury	1,284,707,000	10,962,000	68,966,000	225,385,000	77,152,000	42,226,000
193	Citytrust, Bridgeport	1,255,539,000	14,204,000	57,725,000	307,389,000	5,729,000	43,995,000
	DELAWARE						
156	Wilmington Trust Co.	1,594,173,000	21,505,000	55,752,000	263,817,000	34,661,000	56,786,000
194	Morgan Bank (Delaware), Wilmington	1,245,258,000	27,530,000	0	0	0	0
203	Chemical Bank (Delaware), Wilmington	1,156,965,000	22,631,000	0	0	0	0
207	Manufacturers Hanover Bank (Delaware), Wilmington	1,138,825,000	20,673,000	0	89,092,000	0	0
238	Bank of Delaware, Wilmington	980,384,000	10,533,000	37,404,000	216,590,000	16,023,000	45,215,000
	DISCTRICT OF COLUMBIA						
60	Riggs National Bank, Washington, D.C.	4,173,672,000	26,891,000	146,576,000	866,025,000	13,219,000	33,283,000
70	American Security Bank NA, Washington, D.C.	3,223,915,000	2,895,000	141,154,000	302,690,000	11,199,000	11,300,000
221	National Bank of Washington, D.C.	1,048,171,000	8,322,000	60,832,000	165,125,000	8,458,000	16,722,000
260	First American Bank NA, Washington, D.C.	892,886,000	7,315,000	59,605,000	197,925,000	26,151,000	10,935,000
	FLORIDA						
22	Southeast Bank NA, Miami	7,589,312,000	58,080,000	506,021,000	1,592,361,000	131,900,000	82,124,000
56	Florida National Bank, Jacksonville	4,363,475,000	44,207,000	242,030,000	1,298,837,000	78,431,000	82,404,000
63	NCNB National Bank of Florida, Tampa	3,848,812,000	30,588,000	213,484,000	947,078,000	179,899,000	47,619,000
81R	Atlantic National Bank of Florida, Jacksonville	2,934,299,000	31,728,000	192,563,000	906,203,000	86,803,000	68,876,000
86	Barnett Bank of South Florida NA, Miami	2,758,524,000	24,973,000	159,602,000	797,205,000	68,643,000	39,844,000
112	Sun Bank NA, Orlando	2,183,899,000	N.A.	N.A.	N.A.	N.A.	N.A.
132	First National Bank of Florida, Tampa	1,853,471,000	35,509,000	126,448,000	399,276,000	10,908,000	24,293,000
216	Barnett Bank of Central Florida NA, Winter Park	1,071,801,000	14,479,000	59,288,000	68,390,000	9,102,000	26,597,000
251	Barnett Bank of Palm Beach Cty., Delray Beach	932,295,000	N.A.	N.A.	N.A.	N.A.	N.A.
252	Barnett Bank of Jacksonville NA	931,186,000	15,710,000	58,674,000	236,552,000	14,078,000	17,521,000
263	Pan American Bank NA, Miami	884,877,000	9,096,000	46,554,000	181,329,000	6,997,000	4,480,000
270	Sun Bank/South Florida NA, Fort Lauderdale	862,506,000	8,830,000	117,736,000	239,791,000	150,000	14,989,000
292	First American Bank & Trust, North Palm Beach	790,408,000	N.A.	N.A.	N.A.	N.A.	N.A.
296	Flagship National Bank, Miami	778,390,000	10,672,000	71,005,000	215,788,000	10,936,000	4,335,000
	GEORGIA						
38	Citizens & Southern National Bank, Atlanta	5,333,788,000	60,728,000	271,273,000	945,401,000	817,000	145,118,000
50	First National Bank, Atlanta	4,518,912,000	50,458,000	130,861,000	711,709,000	0	91,591,000
92	Trust Company Bank, Atlanta	2,585,533,000	52,728,000	100,957,000	491,715,000	2,081,000	67,067,000
63	Bank South NA, Atlanta	1,494,319,000	17,675,000	92,580,000	238,239,000	16,642,000	36,759,000
234	National Bank of Georgia, Atlanta	995,370,000	10,363,000	43,035,000	225,601,000	8,012,000	23,203,000
	HAWAII						
68	Bank of Hawaii, Honolulu	3,324,003,000	31,886,000	126,299,000	323,307,000	174,461,000	105,246,000
111	First Hawaiian Bank, Honolulu	2,205,419,000	23,088,000	68,970,000	308,939,000	142,749,000	65,016,000
	IDAHO						
116	Idaho First National Bank, Boise	2,107,495,000	23,448,000	80,572,000	467,693,000	115,113,000	61,272,000
164	First Security Bank of Idaho NA, Boise	1,482,550,000	9,637,000	109,558,000	227,978,000	23,660,000	60,337,000

*—A breakdown of deposit accounts for the top 300 banks in deposits on 12/31/84.

NOW accounts— Negotiable Order of Withdawal accounts, excluding Super NOWs. MMDA's— Money Market Deposit Accounts introduced in December 1982. Super NOWs— NOW accounts introduced in January 1983. IRAs—Individual Retirement Accounts, plus Keough Plan Accounts. R—Total deposit rank has been revised since publication of Top 300 Banks on March 15. N.A.—Not available.

Top Deposit Takers Among Commercial Banks*
In Selected Deposit Categories as of December 31, 1984
(Net Income for 1984 Included)

Compiled by American Banker Copyright 1985

Rank 12/31/84		Total Deposits 12/31/84	1984 Net Income	NOW Accounts	MMDAs	Super NOWs	IRAs
	ILLINOIS						
9	First National Bank, Chicago	25,404,344,000	N.A.	N.A.	1,093,707,000	132,746,000	635,148,000
13	Continental Illinois Nat'l Bank & Trust Co., Chicago	15,598,568,000	(959,731,000)	5,472,000	932,637,000	4,829,000	96,444,000
37	Harris Trust & Savings Bank, Chicago	5,465,559,000	38,049,000	110,209,000	461,686,000	8,632,000	158,418,000
54	Northern Trust Co., Chicago	4,399,824,000	19,630,000	113,107,000	485,555,000	25,834,000	56,679,000
90	American National Bank & Trust Co., Chicago	2,626,030,000	32,484,000	51,566,000	326,013,000	5,771,000	35,527,000
218	Exchange National Bank, Chicago	1,055,219,000	7,997,000	20,603,000	155,328,000	8,963,000	37,787,000
235	LaSalle National Bank, Chicago	995,340,000	7,073,000	42,560,000	130,325,000	1,094,000	29,297,000
	INDIANA						
93	American Fletcher Nat'l Bank & Trust Co., Indianapolis	2,521,109,000	22,069,000	N.A.	379,855,000	175,454,000	46,042,000
96	Indiana National Bank, Indianapolis	2,458,290,000	30,723,000	0	356,308,000	187,564,000	61,742,000
155	Merchants National Bank & Trust Co., Indianapolis	1,598,136,000	11,842,000	57,833,000	126,324,000	119,419,000	83,774,000
300	Summit Bank, Fort Wayne	757,441,025	7,378,000	19,818,000	62,455,000	3,158,000	28,421,000
	IOWA						
226	Norwest Bank Des Moines NA, Des Moines	1,025,230,000	10,091,000	22,501,000	76,317,000	30,666,000	30,539,000
	KANSAS						
228	Fourth National Bank & Trust Co., Wichita	1,023,669,000	14,849,000	18,493,000	176,709,000	34,141,000	39,947,000
	KENTUCKY						
94	First National Bank, Louisville	2,488,941,000	24,560,000	94,951,000	271,069,000	16,720,000	89,205,000
107	Citizens Fidelity Bank & Trust Co., Louisville	2,251,352,000	34,026,000	53,682,000	204,615,000	35,874,000	78,942,000
195	Liberty National Bank & Trust Co., Louisville	1,242,445,000	14,084,000	77,941,000	177,869,000	34,818,000	46,796,000
	LOUSIANA						
146	Whitney National Bank, New Orleans	1,724,486,000	33,436,000	85,336,000	26,719,000	0	9,606,000
167	First National Bank of Commerce, New Orleans	1,464,613,000	N.A.	N.A.	N.A.	N.A.	N.A
179	Hibernia National Bank, New Orleans	1,373,112,000	17,587,000	45,809,000	333,918,000	688,000	15,627,000
232	Louisiana National Bank, Baton Rouge	1,009,818,000	13,906,000	24,215,000	229,441,000	1,681,000	47,181,000
239	Commercial National Bank, Shreveport	976,496,874	9,227,000	30,485,000	150,132,000	13,365,000	24,192,000
255	First National Bank, Shreveport	910,646,000	11,228,000	40,086,000	114,687,000	14,018,000	29,160,000
299	Guaranty Bank & Trust Co., Lafayette	758,966,000	3,132,000	36,859,000	95,018,000	10,574,000	26,415,000
	MARYLAND						
61	Maryland National Bank, Baltimore	4,173,161,000	31,257,000	171,173,000	605,412,000	26,076,000	165,013,000
82R	First National Bank of Maryland, Baltimore	2,915,343,000	N.A.	N.A.	N.A.	N.A.	N.A.
102	Equitable Bank NA, Baltimore	2,321,597,000	10,131,000	56,267,000	438,874,000	2,439,000	93,499,000
115	Suburban Bank, Bethesda	2,109,866,000	25,388,000	145,289,000	185,641,000	7,760,000	88,785,000
172	Union Trust Co., Baltimore	1,406,865,000	14,913,000	53,440,000	206,519,000	16,708,000	62,666,000
186	Bank of Baltimore	1,304,086,000	8,441,000	50,289,000	244,322,000	0	54,362,000
253	Citizens Bank & Trust Co., Riverdale	925,833,482	19,889,000	25,328,000	168,556,000	1,708,000	20,476,000
	MASSACHUSETTS						
16	First National Bank, Boston	13,069,033,000	N.A.	N.A.	N.A.	N.A.	N.A.
64	Bank of New England NA, Boston	3,747,904,000	26,787,000	49,961,000	631,375,000	26,486,00	27,739,000
72	State Street Bank & Trust Co., Boston	3,211,530,000	43,650,000	46,523,000	298,971,000	3,932,000	5,892,000
101	Shawmut Bank of Boston NA	2,333,317,000	N.A.	N.A.	N.A.	N.A.	N.A.
138	BayBank Middlesex, Burlington	1,774,125,466	15,450,545	150,290,273	464,760,505	21,504,911	57,304,950
150	Boston Safe Deposit & Trust Co.	1,655,459,000	N.A.	N.A.	N.A.	N.A.	N.A.
271	BayBank Norfolk County Trust Co., Dedham	852,699,000	9,902,000	70,946,000	240,640,000	12,577,000	31,840,000
272	Arlington Trust Co., Lawrence	850,167,000	8,912,000	66,838,000	203,231,000	2,230,000	45,462,000
282	Shawmut Worcester County Bank NA, Worcester	824,125,000	6,442,000	69,545,000	179,590,000	26,343,000	25,718,000
	MICHIGAN						
21	National Bank of Detroit	8,091,530,000	90,326,000	159,440,000	922,876,000	97,935,000	230,654,000
35	Comerica Bank-Detroit	5,512,253,876	60,620,000	155,222,000	939,865,000	28,912,000	243,305,000
51	Manufacturers National Bank, Detroit	4,502,343,000	37,613,000	0	547,863,000	141,435,000	127,448,000
125	Old Kent Bank & Trust Co., Grand Rapids	1,923,828,000	23,219,000	35,366,000	210,721,000	28,050,000	64,010,000
170	Michigan National Bank, Detroit	1,420,644,000	9,756,000	19,084,000	190,971,000	21,095,000	61,516,000
177	Michigan National Bank, Lansing	1,382,470,000	15,302,000	33,692,000	161,732,000	30,282,000	47,656,000
244	Citizens Commercial & Savings Bank, Flint	965,918,932	10,463,000	43,437,000	58,496,000	5,013,000	34,632,000
277	Security Bank & Trust Co., Southgate	839,072,000	8,072,000	1,937,000	47,373,000	45,436,000	44,529,000
283	First of America Bank-Detroit NA	820,791,000	10,645,000	11,043,000	134,079,000	22,685,000	25,185,000
288	Genesee Merchants Bank & Trust Co., Flint	803,085,007	9,257,000	31,466,000	80,265,000	218,000	23,670,000
	MINNESOTA						
48	First National Bank, Minneapolis	4,683,775,000	65,679,000	78,944,000	116,274,000	26,152,000	45,854,000
49	Norwest Bank Minneapolis NA	4,546,009,000	15,664,000	64,088,000	244,522,000	68,249,000	48,668,000
79	First National Bank, St. Paul	3,003,766,000	24,122,000	60,794,000	89,915,000	19,032,000	110,160,000
237	F & M Marquette National Bank, Minneapolis	983,234,000	6,289,000	29,490,000	81,333,000	9,194,000	45,594,000
	MISSISSIPPI						
124	Deposit Guaranty National Bank, Jackson	1,942,220,000	18,328,000	80,108,000	296,741,000	25,940,000	66,996,000
161	First National Bank, Jackson	1,504,179,210	16,078,000	67,108,479	298,309,000	17,533,000	44,092,000
291	Grenada Bank, Grenada	793,512,930	6,852,000	N.A.	130,805,000	6,316,000	23,934,000
	MISSOURI						
91	Mercantile Trust Co. NA, St. Louis	2,620,595,000	27,528,000	50,835,000	156,882,000	29,333,000	24,948,000
109	Centerre Bank NA, St. Louis	2,241,122,000	5,302,000	37,986,000	66,971,000	55,892,000	14,543,000
224	Commerce Bank of Kansas City NA, Kansas City	1,037,509,000	15,469,000	31,020,000	89,367,000	38,571,000	8,805,000
225	United Missouri Bank of Kansas City NA, Kansas City	1,033,932,000	19,440,000	19,479,000	66,032,000	4,403,000	10,075,000
250	First National Bank, Kansas City	933,567,000	4,586,000	23,848,000	132,068,000	11,901,000	16,592,000
274	Boatmen's National Bank, St. Louis	847,446,000	11,181,000	13,154,000	34,043,000	6,673,000	5,632,000
	NEBRASKA						
267	Omaha National Bank, Omaha	875,387,000	10,080,000	N.A.	93,495,000	8,231,000	35,462,000
	NEVADA						
113	First Interstate Bank of Nevada NA, Reno	2,163,122,000	32,641,000	10,212,824	328,409,000	22,758,000	52,926,000
245	Valley Bank of Nevada, Las Vegas	957,990,353	4,891,000	1,073,000	128,831,000	15,801,000	19,661,000
	NEW JERSEY						
34	First Fidelity Bank NA, Newark	5,735,478,000	53,441,000	246,720,000	844,766,000	51,342,000	135,332,000
98	Midlantic National Bank, Newark	2,441,843,000	28,385,000	90,991,000	275,768,000	3,775,000	51,598,000
119	United Jersey Bank, Hackensack	2,063,762,000	20,770,000	76,643,000	538,385,000	8,938,000	112,181,000
131	Midlantic National Bank/North, West Paterson	1,853,806,000	19,734,00	69,220,000	384,271,000	15,422,000	68,695,000
140	Heritage Bank NA, Jamesburg	1,759,301,000	17,956,000	85,862,000	229,713,000	24,683,000	42,852,000
160	New Jersey National Bank, Trenton	1,538,233,000	15,786,000	55,634,000	403,537,000	21,125,000	43,138,000
173	National Community Bank, Rutherford	1,403,969,938	17,205,505	77,932,350	202,921,424	27,293,396	43,902,360
197	First Jersey National Bank, Jersey City	1,226,475,000	16,148,000	30,909,000	179,535,000	2,036,000	30,792,000

*—A breakdown of deposit accounts for the top 300 banks in deposits on 12/31/84.

NOW accounts— Negotiable Order of Withdawal accounts, excluding Super NOWs. MMDA's— Money Market Deposit Accounts introduced in December 1982. Super NOWs— NOW accounts introduced in January 1983. IRAs—Individual Retirement Accounts, plus Keough Plan Accounts. R—Total deposit rank has been revised since publication of Top 300 Banks on March 15. N.A.—Not available.